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Disposable Financial Tools

CROSS-REFERENCE TO RELATED APPLICATIONS

U.S. PATENT DOCUMENTS

U.S. PATENT. NO. 4,594,663 JUNE 10, 1986. NAGATA, et al.

STATEMENT REGARDING FEDERALLY SPONSORED RESEARCH OR DEVELOPMENT

This invention is not associated with any federally sponsored research or development.

BACK GROUND OF THE INVENTION:

FIELD OF THE INVENTION

Present invention relates to disposable financial tools (DFT), particularly those tools that are used to access cash and credit account. More particularly, the invention relates to a method and system for carrying out cash and credit transaction, without revealing the account number to the merchant or payee during a purchase or charge back transaction. Specifically to improved security for the account while carrying out transaction in person and on the Internet, creating an improved fraudulent prevention system, with out publish the account number on checks and credit cards that can be viewed.

DESCRIPTION OF THE RELATED ART

Present financial tools like credit card can be used multiple times, and the account number is expose to every merchant where the card has been used to carry out transaction. A single check can be re-deposited multiple times until it is cleared. Such financial tools do not ensure safety to the account, because they reveal the account number, expiration date, name and address of the account holder to the merchants and employees, who could reused the publish account number on the checks and credit cards. A credit card user having a subscribing account with a merchant, who wants to unsubscribe from the account and someone who is using an automatic or recurring billing method with an e.merchant, runs into problems when his credit card account is change. The merchant sometimes present the old account number and expiration date multiple times to the credit card company who then turnaround and bill the user new account number, even if the user hasn't received the new card with the new account and without the new card been activated unknowing to the account holder. They only ensure access to the account so long as the routing number (ABA) number, account number, branch number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required on a check or credit card transaction when making an Internet purchase or for off-line transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after processing, while the merchant only look forward to an approval and sometimes match the signature. With fraudulent check and credit card

transaction, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash or credit for the check to be cleared or credit transaction to be approved. The safety of present financial tools like checks and credit cards are left for the account holder and payee or merchant to determine if the check/credit card is own by the payer. The account number of a check is published on the check, and a credit card carry's the account number publish on the card with the expiration date. Sometimes invoice or receipt carries the credit card number with the expiration date when a purchase is made, making them vulnerable for fraud and counterfeit. Merchants have the power to enter any amount when making offline transaction. E.commerce has made credit card and checks very vulnerable, increasing identity theft since becoming mainstream.

There is a need to create a more secure method and system to prevent credit card and check fraud that leads to identity theft. Using an effective system and method would prevent merchants and or payee from seeing or having access to the payer account number on a check and credit card and the expiration date on the card, when making a purchase or during a charge back transaction.

BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide a method and system for implementing Disposable Financial Tools (DFT), with cash and credit accounts that would eliminate fraud associated with identifying the prior art and enhanced performance of fraud protection. The invention also comprised of a method with unique working life exit (drone) numbers and access to a fix/limited and or unlimited amount of cash or credit in an account. When used to make a purchase, it cannot be reused or redeposit unless the working life is extended by the issuer or processing network (DFT), because the Drone/exit number drop off and die by been place in an inactive mode. Another method of the invention includes providing at less two sets of numbers, a central number (queen number) and a secondary number (Drone/exit number) when using multiple account issuers. The drone and queen number together forms a bundled number. Drone and bundled numbers are place on check style formatted card, and work together with an ID number for identifying a portable remote electronic financial apparatus with or housing Drone/exit, check and or bundled numbers. The portable remote electronic apparatus also house an electronic book (electronic check book apparatus/remote electronic check book) with electronic check and a electronic web card. When the queen (Q) number and Drone (D) numbers (bundled number) integrate or come together to carry out a transaction on the IEI (DFT) network, by been exactly in accordance or matching the sets of numbers (bundled number) or the drone number with those on the private (DFT) network or instant enhance Internet network (IEI network), if approved when process on the private (IEI/DFT network) the customer checking or credit card account number provided for billing and transaction amount or drone number, transaction amount and account number would merge into the banking system, then move on to the merchant guarantee processor for a second approval or processing. The used drone (exit number) is automatically altered and lock on the private (DFT) network in an inactive mode blocking it from reentering the IEI/DFT network

and or banking system network after gaining access, process and approved on the private/iei network, in order to prevent a DFT with the same exit (Drone number) from gaining access to the banking system network again. The exit (Drone) numbers are altered or drop off and or die (in active mode) as a built in safety, whenever the exit (drone) numbers are in accordance/same with or marching the routing (ABA) number, account number, or PYN (payment number) and other secondary numbers (ATV, Sleek number) that are on the Iei network and or in the banking system. DFT does not carry an account number unlike checks and credit card. It carry's a central number (Queen/Q number), because the DFT Drone/Exit number is specific in its transaction, the working life has the capability of architecture for specific usage when making a purchase and or used in the form of a ticket/pass. Financial tools that reduced fraud and financial terrorism or identity theft. Financial tools for making purchases without an account holder worrying about someone stealing his accounts number or assuming his identity. Disposable financial tools method and system is effected by customer and merchant establishing an account with the issuer of disposable financial tools. Transaction is carried out manually by entering user name, address and drone or bundled number from a check style formatted card or a remote electronic financial apparatus. Automatic transaction is carried out by scanned or swipe user card and using a remote electronic financial apparatus/ portable remote electronic financial apparatus. The apparatus is turned on and point towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway reads automatically displaying a light or word ready/set. User/customer would press pay/send button, to submit the encrypted drone or bundled number and apparatus ID number onto the payment gateway reader. Who then send it onto the private/ DFT network database for approval, if approved, the private/ DFT network send the user drone or bundled number with his checking or credit card account and the transaction amount or other financial account number to the merchant bank (banking system), without revealing the account number to the merchant or payee during a purchase or charge back transaction. DFT is charge back by entering the drone or bundled number with the option of the approved number. The check style formatted card or financial card and the remote electronic financial apparatus has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag(s) in paper, plastic and or electronic form. The DFT card(s) is/are not limited to a single drone or bundled number on the/a card(s). DFT system comprised of a computer network having payment gateway entry points, that allows a user to access the system with Drone (exit number), and or bundled number that is in active mode on the system, without logging to the user account; database for depositing and or holding user drone and bundled numbers, establish financial number, encrypted software, system operating software and software associated with a user portable remote electronic financial apparatus.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWING:

Figure: 101 show a front view of a sleek check with the holder and Issuer name. ATV #, space for placing Ads, and Sleek check stub.

Figure 102: shows a back view of a sleek check with space for Ads, payee name, memo, and authorized signature, Issuer name and address, Sleek check web address, expiration date and a magnetic strip covering the routing (ABA) number, branch number, with PYN/USFIN optional, ATV, and Sleek/check number.

Figure: 103 is showing a Sleek check receipt after a transaction is completed and approved.

Figure: 104 is a front view of a Sleek card, where third party logo and other drawing will be place.

Figure: 105 is a view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional).

Figure: 106 is an illustrated front view of a Sleek –G for placing Companies Ads and other drawings.

Figure: 107 is an illustrated diagram showing a front view of a Sleek –G (sleek card gift card), with a space for reception/accountholder to write reception name as the payer and sign as the authorized signature on the card.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved.

Figure: 109 is a diagram showing an IEIcard with its Queen and Drone number.

Figure: 110 is an illustrated diagram showing how the IEIcard looses its Drone (exit) number. Figure: 111 is a diagram showing a web template/payment gateway with a \$50 purchase.

Figure: 112 is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers.

Figure: 113 Shows a web template after submit or pay is click on a payment page (gateway).

Figure: 114 Illustrates a payment and none payment gateway with a bundled number.

Figure: 115 Shows an illustrated diagram of a double processing system for drone and bundled number.

Figure: 116 Shows a simple remote financial apparatus.

Figure: 117 Shows an Iei multipurpose portable remote electronic financial apparatus.

Figure: 118 Figure: Shows an apparatus payment gateway for drone numbers.

Figure: 119 Shows a diagram illustrating an Iei payment gateway using bundled numbers.

Replacement Sheet:

Figure 101. Check stub tear off here A Front view of a Sleek Check optional


<p>ATV# 342 3113</p> <p>Date _____</p> <p>\$ _____</p> <p>Payee _____</p> <p>Memo _____</p> <p>Sleek Check #: _____</p> <p>www. Sleekcheck.com</p> <p>Sleek Check 4.0</p> <p>Stub</p>	<div style="text-align: center; margin-bottom: 20px;">  <p>Sleek Check 4.0</p> </div> <div style="text-align: right; margin-bottom: 20px;"> <p>Space for placing 3rd party Ads</p> </div> <div style="text-align: right;"> <p>Issuer name</p> <p>John Doe</p> <p>ATV# 342 3113</p> <p>© 2003 Blackman All rights Reserved.</p> </div>
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Figure 102. A Back view of a Sleek Check.

Sleek or Check number

Optional

<p>Space for placing 3rd party Ads</p> <p>John Doe</p> <p>Payee/Pay To: _____ \$ </p> <p style="text-align: right;">Dollars</p> <p>Memo: _____</p> <p>Issuer name</p> <p>123 W3088 St. N.Y, N.Y 11236</p> <p>Powered by BB Bank NY, NY 10001</p> <p>Expired 3/30/99</p> <p>© 2003 Blackman All Rights Reserved.</p>	<p>Date: _____</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>Sleek #:5177</p> </div> <p>Authorized Signature</p> <p>Void/used <input type="checkbox"/></p> <p>ATV # 342 3113</p> <p>Activate@ www. Sleekcheck.com</p> <p>Void if Altered</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>321075 622011 233 342 3113 5177</p> </div> <p style="text-align: right;">Insert this way</p>
--	--

Under a sleek check magnetic strip

Routing (ABA) #
Branch
Q/PYN#
ATV number
Sleek/check number

Replacement Sheet:

A Sleek Check receipt:

Figure: 103.

Wolfx Check Inc	License #876
John Doe	
Date: 3/3/99	Total
Approved # 2362	\$ 229.67
Sleek / Check: # 5177	
<hr/> Payer Signature I accept the terms of the agreement © 2003 Blackman All rights Reserved.	

Figure: 104. Below is a front view of a Sleek -P.


<p align="center">Sleek card</p> <p align="center">Ads from Sleek card or 3rd Party logo and other drawing will be placed here</p>
--

Figure: 105.

Below is a back view of a primary Sleek Card

optional

Card #
Optional

Issuer Name	John Doe	
5177		
Expire: 1/01/00 ATV#: 213 517 7850 Activate@ www. Sleekcard.com © 2003 Blackman All rights Reserved.	Authorized Signature _____ Used/void <input type="checkbox"/> Void if Altered	
205601 622011 213 3423113 5177		

Magnetic strip, with routing (ABA) number, branch number, Q#, ATV and Sleek number

Replacement Sheet:

Figure: 106.

Below is a front view of a Sleek Card gift card (Sleek G).

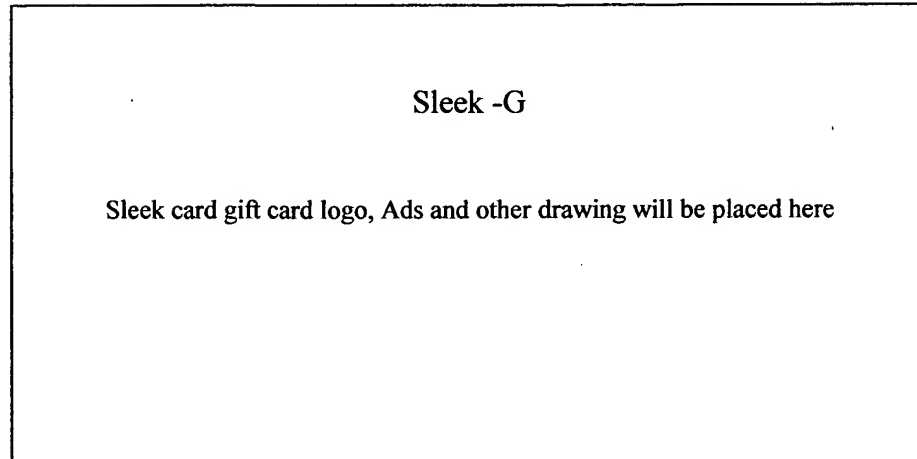


Figure: 107.

A back view of a Sleek Card gift card (Sleek G).

Optional

Sleek Card-G Logo

Issuer Name 5177

John Doe

Do not Excide \$ 50.00

Payer Name:

Used /Void ☐

ATV#: 3423113

Expire: 1/01/00

Authorized Signature

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Void if Altered

205601 622011 213 3423113 5177

Magnetic strip

Routing (ABA) #. Branch # Q/PYN # ATV # Sleek number

Optional

Payer or gift recipient name optional.

Replacement Sheet:

Figure: 108.

A Sleek Card receipt after a transaction is process and approve:

Optional →

Wolf Check Inc	License #876
John Doe	
Date: 3/3/99	Total
Approved/RF # 2362	\$ 229.67
Sleek: P/G: # 5177	
_____ Payer Signature	
I accept the terms of the agreement	
© 2003 Blackman All rights Reserved	

Figure: 109. Below is a front view of an IEI Card.

optional → John Doe

bundled number Q & D number → 213 5177

<div style="border: 1px solid black; border-radius: 50%; width: 50px; height: 50px; display: flex; align-items: center; justify-content: center;"> IEI Card </div>	
Issuer Name	
Expired	Payee name: _____ \$ <input type="text"/>
1/01/00	Payee License: # _____ ATV #:342 3113
Expired Date optional →	© 2003 Blackman All rights Reserved. Used/Void <input type="text"/>

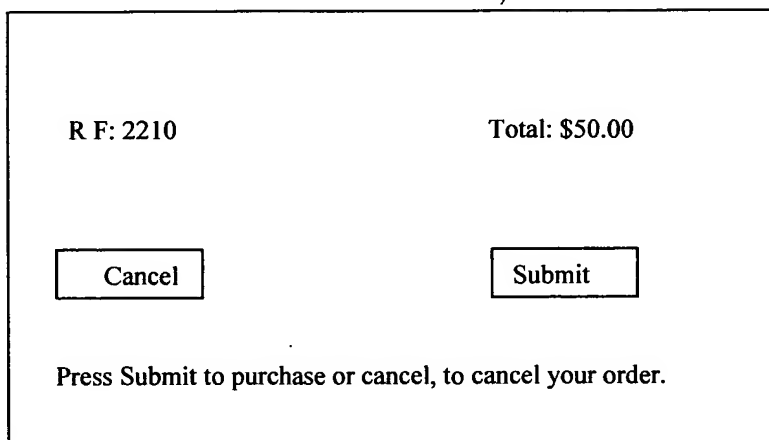
Figure: 110. A view of an IEIcard when it loses its Drone number every time a transaction occur

Queen # 213

Drone #: _____

Replacement Sheet:

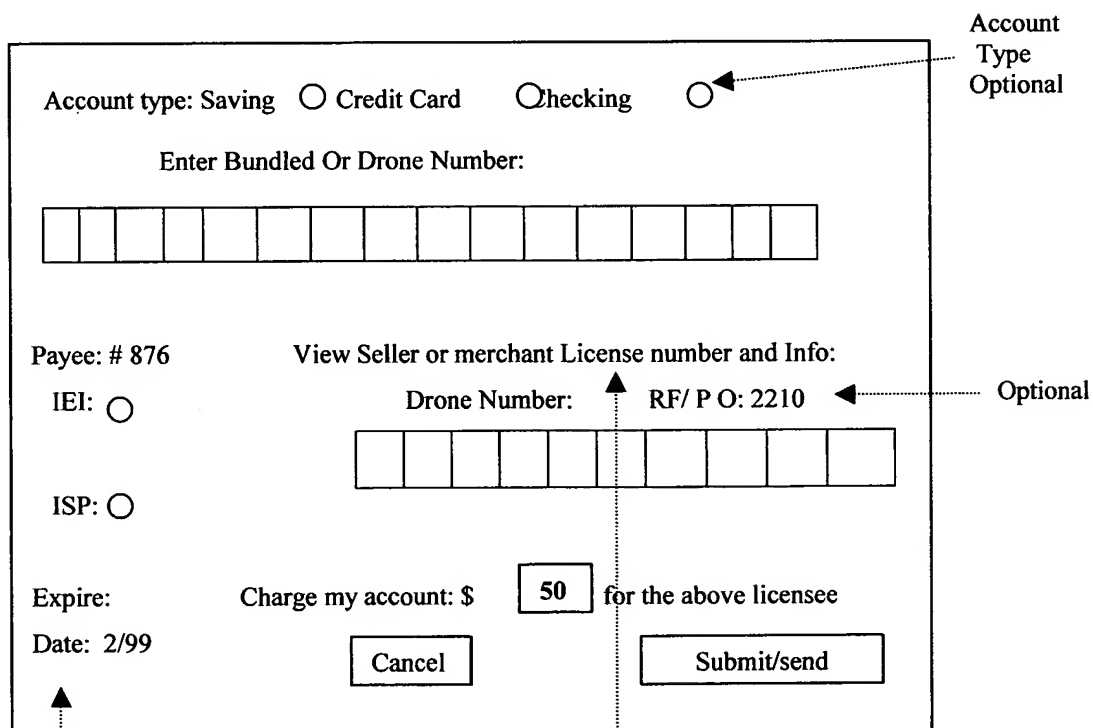
Figure: 111. Showing a payment gateway with a \$50 purchase waiting to be submitted or cancel



R F: 2210 Total: \$50.00

Press Submit to purchase or cancel, to cancel your order.

Figure: 112. An IEICard web template (payment gateway):



Account type: Saving ☐ Credit Card ☐ Checking ☐ Account Type Optional

Enter Bundled Or Drone Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Payee: # 876 View Seller or merchant License number and Info:

IEI: ☐ Drone Number: RF/ P O: 2210 Optional

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

ISP: ☐

Expire: Charge my account: \$ for the above licensee

Date: 2/99

▲ ▲

A Hyperlink to DFT Data base to check the seller's/payee license # or registration.

Expiration date is Optional

Replacement Sheet:

Figure: 113 Shows an Iei EDC software payment template (gateway).

Payee/merchant
License/ID number

Payee: # 876bc6

Q number optional
DFT
Q#: 213

IEI CARD

Enter Drone (D) or Exit Number
5177

\$ 50

An entered D #

IEI ☐ Check ☐ Cancel Submit/send
ISP ☐

Figure: 114 Shows an Iei payment gateway template where a user choose the type of payment.

Payee/merchant
License/ ID number

Payee: # 876bc6

End user name optional
Enter Name:

optional

IEI CARD

Enter Drone (D/E) or Check Number
213 5177

Check ☐

Entered bundled or drone number

\$ 50

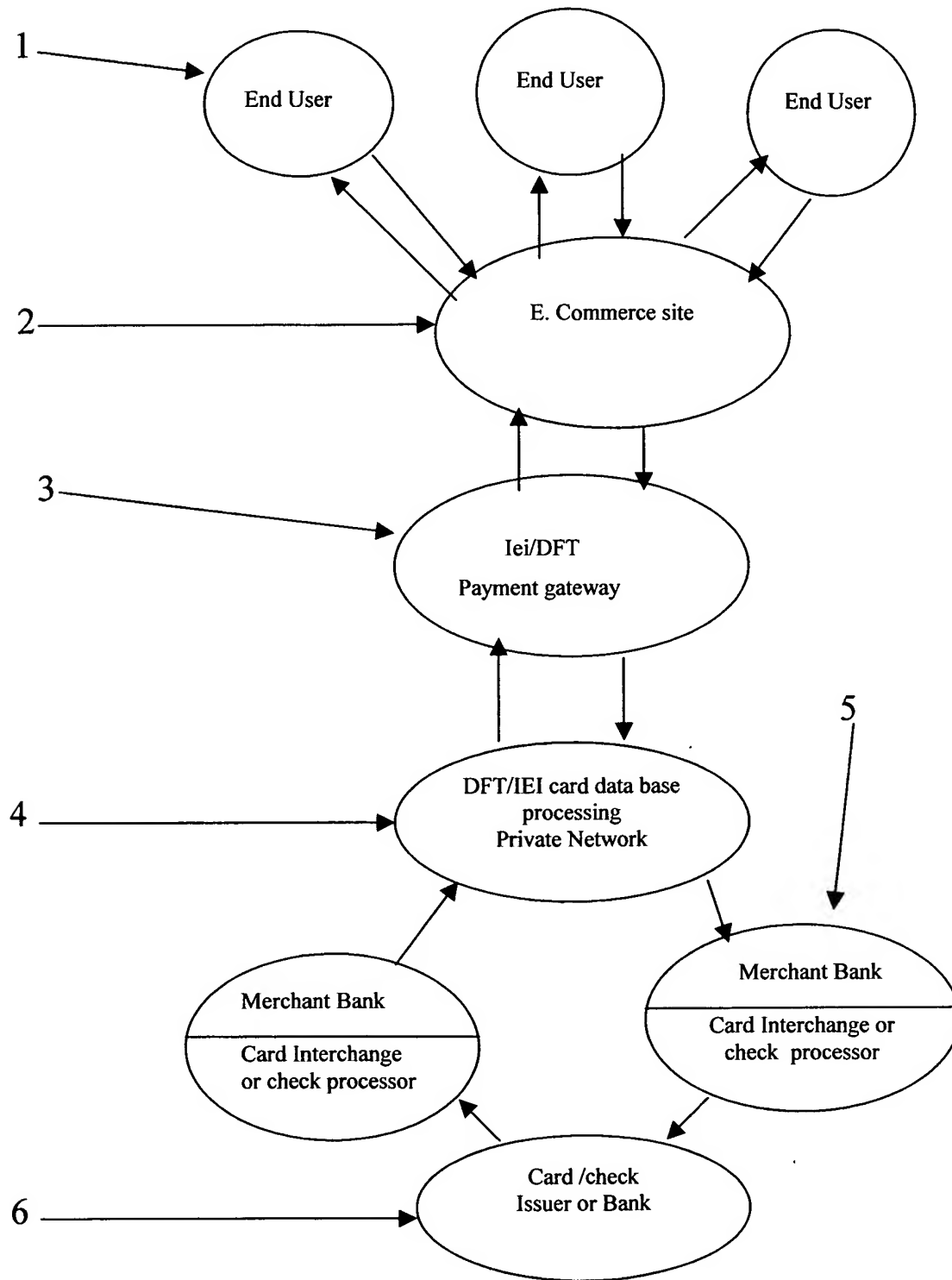
IEI ☐ Cancel Pay/send
ISP ☐

Unique Drone/check (Exit number)

A 3 digit queen (Q) number assign to an issuer bank/lender.

Replacement Sheet:

Figure: 115 Shows an illustrated double processing diagram for Drone and bundled number.



Replacement Sheet:

Figure: 116 Shows a simple remote financial apparatus carrying Disposable Financial Tool (DFT).

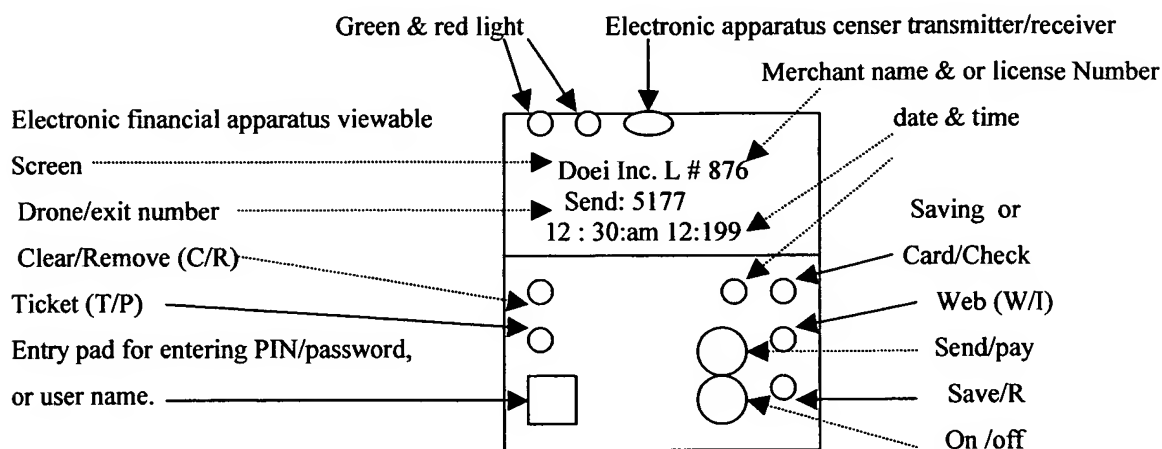
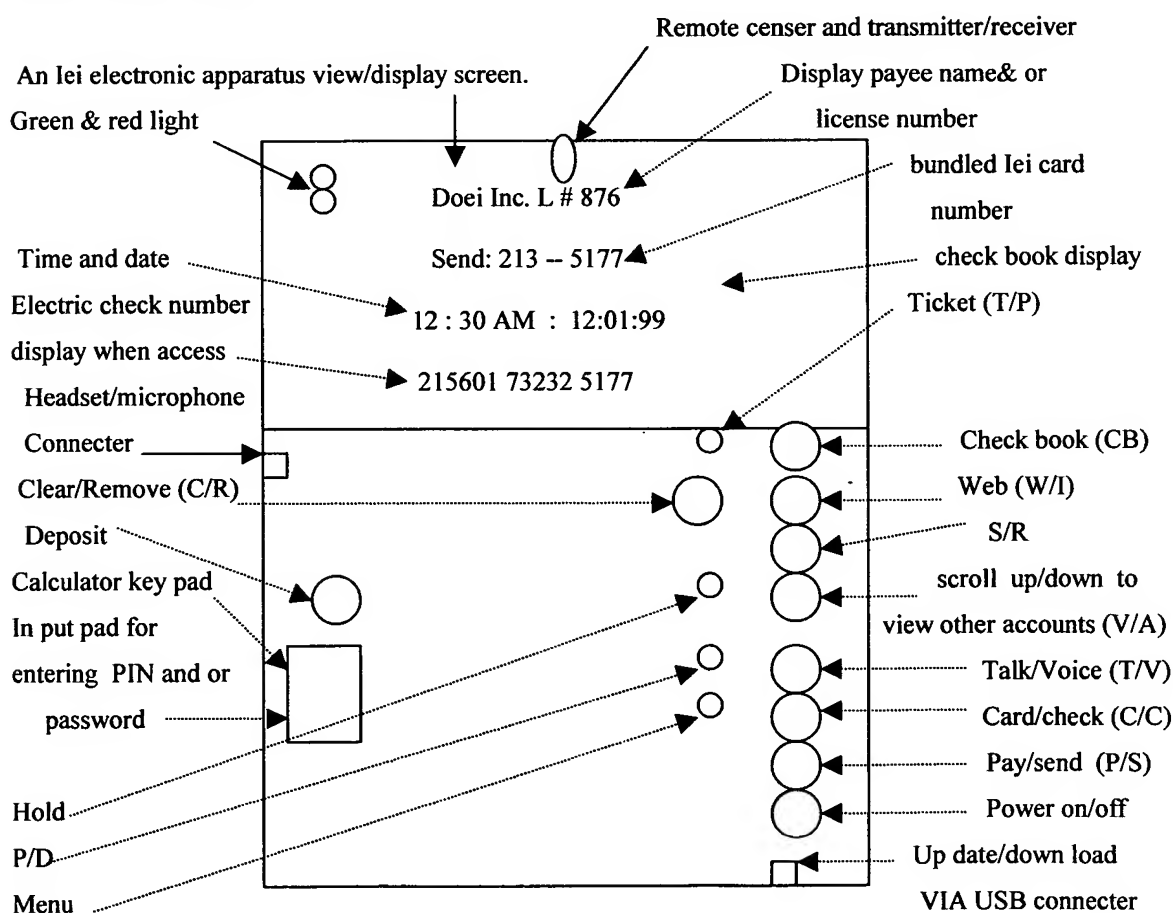


Figure: 117 Shows a portable financial multipurpose electronic apparatus.

Drone number display



Replacement Sheet:

Figure: 118 Shows a diagram with an lei payment gateway using a single issuer.

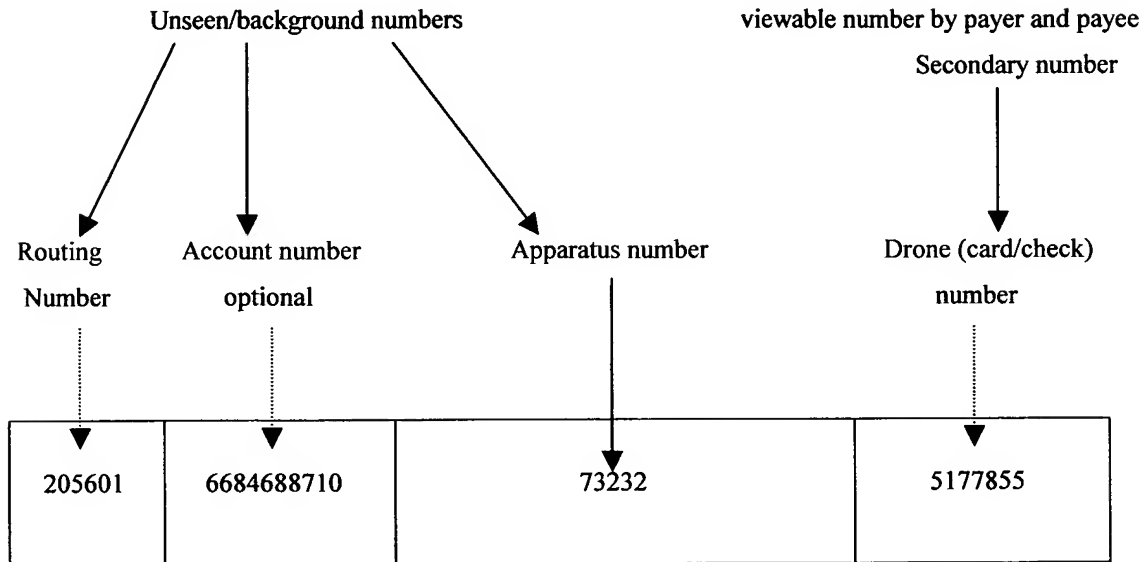
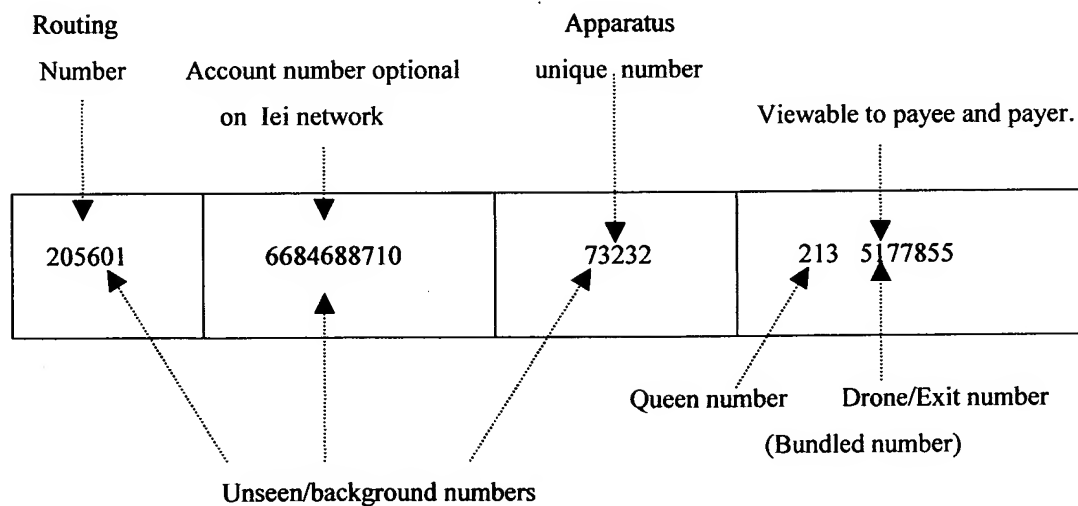


Figure: 119 Shows a diagram illustrating an lei payment gateway using multiple issuers.



DETAIL DESCRIPTION OF THE PREFERRED EMBODIMENT:

Now referring more particularly to the drawings, indicating the parts and structural features in the various diagrams. Provide full description to any person skilled in the art to make and used the invention, and sets forth the best models contemplated by the inventor to carry out the invention.

Fig: 1. Show a front view of a sleek check with the user check stub and activated number. DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard.

Fig: 2. shows a back view of a sleek check that illustrates the diagram of the present invention. The routing (ABA) number, secondary number and or PYN, and the ATV number are hidden under most of the DFT magnetic strip. DFT is used in person, on the Web and with Telemarketers 24x7 anytime universally. DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard. DFT can be activated. To activate a DFT, the payer can use a CUPM, ATM, phone or the web and enter his PYN/USFIN, ATV number, Pin number and amount, or enter the ATV number, PIN number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on PYN/USFIN or Activated number (ATV # 413 614 3920). PYN: payment number is a personal payment number/PPN. It's a universal financial identification number (UFIN) that identify an individual anywhere in the world using a Credsub or DFT.

Sleek Check (midget check): Is a none-deposited disposable electronic check (NDDC) or advance check (Avycheck) is a check and credit card look-alike. The Check is used for making purchase or payment in person or on the web as a web check with merchants. And can also be architecture to pay an individual. Sleek Check carries a unique or special number called a sleek number. The number does not followed in numerical order unlike conventional check numbers e.g. 1102,1103, 1104 or numerical order. But can be optional if using conventional check numbers. At the bottom of figure: 2. The ATV number and Sleek number are always different on every Sleek Check.

How does it work: Sleek check work 50% like a check and 50 % like a credit card and comes in paper, plastic card and on a potable electronic apparatus. The payee does not endorse it unlike a conventional check. To make a purchase, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off and give it to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the CUPM (Convenient Universal Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer.

Fig: 3. A printed receipt with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to

sign. After the transaction is completed, the merchant (cashier) will place a mark in the void/used box on the sleek check, then give the payer back his sleek check a copy of the receipt. The payer will write the sleek number from the receipt unto his sleek check and check book.

Fig: 4 is a front view of a Sleek card, where third party logo and other drawing will be place by the Issuer.

Fig: 5 is a back view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional). Sleek card: Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. As seen in figure: 4 and 5 for a front and back view of a regular (Sleek -P).

Fig: 6 is an illustrated front view of a Sleek -G for placing Companies and or third party Ads and other drawings.

Fig: 7 is an illustrated diagram showing a back view of a Sleek -G (sleek card gift card), with a space for reception/acountholder to write his name or reception name as the payer and sign as the authorized signature on the card. Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to from the accountholder account, e.g. \$50 in the box next to do not excide or pay exactly. The accountholder has to activate the dollar amount (\$50) with the sleek card gift card number, using a phone ATM and or the internet Sleek card Gift cards is pre issued by the account issuer to the account holder; who then issue or reissue the card to a reception or third party. The account issuer (DFT) would pre issue each financial account with at least one gift card to the accountholder. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G card is used until the value is used up without any penalty added for none usage and comes with a pre value amount set by the account issuer and in blank form or without a dollar value amount added to the card. Whenever a Sleek-G is used, the cashier/merchant will see the balance and or amount that has been used or amount the card have access too and how many times it has been used.

How does Sleek card work: To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press or touch enter, sending the banking information to be process. Then enter the total amount of the purchase and press enter.

Figure: 8. An illustrated diagram showing a Sleek card receipt after a transaction is process and approved. The cardholder would sign the printed copy and or both him and the merchant will keep a copy. The primary account holders name is optional (See figure: 108). The card is given back to the cardholder. If it is a sleek-G, the cashier can see the available balance automatically and how many times the card has been used. The receipt also has the payee/merchant license or registration number.

Fig: 9. is a diagram showing an IEIcard with its Queen and Drone number. as a bundled number with its first 3 digits/Q number representing the Bank (issuer), and a drone number, the said iei card is not limited to carry a single drone or bundled number. The card also carry payer name, space for licensee number and a used/void box to be check or mark after the card has been used. IEIcard: Is an Internet payment card (IPCard). It is used for making payment and purchases on the web and with Telemarketers, without the end user revealing his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the holder is automatically billed three times, for the same amount. An IEIcard use a Queen and or Drone number. Regular IEICards are in check style format card and are used for general purchases on the web and in person. The IEI/DFT card is also used for purchasing or refilling ticket, cards and or pass, by adding monetary value to a ticket, metro card, Governemant pass, card or other pass/ticket that already been used; by entering the ticket number(s) and expiration date VIA the Web. The IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number as an option.

Fig: 10. is an illustrated diagram showing how the IEIcard loses its Drone (exit) number every time a transaction is completed using an EDC software and without an EDC software. Such process is unseen/unviewed by the merchant and payee.

Fig: 11. is a diagram showing a web template/payment gateway with a \$50 purchase and a purchase order (reference) number waiting to be submitted/cancel by purchaser to IEIcard system/gateway or Lender for processing. How IEIcard works: To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit.

Fig: 12. is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers to fill out when making a web purchase. Prospective buyers purchaser can check or view the license or registration number of a seller or merchant, to see if he is licensed or register with Disposable Financial Tools (DFT) Network, before making any purchase and or other form identifying the merchant or seller on Iei/other payment gateway, phone number and address of the licensee; and or check the authenticity of the license and or ID number of the merchant on the Internet. A merchant has the capability to choose the license and or other form to identify them on IEI payment gateway or network, using numbers or combination of letters and numbers to obtain said license/merchant ID and or have the license merchant ID (LMI/LMID) assign to them. When using a portable remote electronic financial apparatus or electronic web card and W/I button is press or touch; it displays the Web card number (bundled, drone or exit number) on the said apparatus view screen, for the end user to enter it on the IEI payment gateway or register. The cardholder will press submit to submit the total purchase e.g. \$50, to the IEICard web template or payment gateway after entering the Q and or D/E number.

Fig: 13. Shows a web template after submit or pay is click on a payment page (gateway) and an end user electronic data capturing (EDC) software has been stimulating, capturing and sending his /user Queen (Q) number unto the payment gateway automatically in a particular manner, in order for the end user to enter only his Drone (Exit) number manually and follow the rest of the prompt(s) thereafter. As seen in Fig: 12. user/he will enter the, Queen number, and or Jones number and choose the type of card and or account when using a single set of DFT with multiple accounts; then press submit to integrate the two numbers as a bundle number, which would then merge or link to IEI network and then onto or with the banking system. As seen figure: 12 and 13. The \$50 is not up-loaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account unlike cash transfer transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer.

Fig: 14. Illustrates an Iei/DFT payment and none payment (ticket) gateway with a bundled number, that can be used with or without an end user EDC software stimulus on a Web enable equipment, PC and or portable electronic financial apparatus. By choose the type of card/check and enter Drone/check, other number or bundled number that carry's at less 3 - 4 digits identify the issuing bank/Lender and or other account on IEI network and or banking network, which would automatically become a Queen number and the rest of the numbers would be Drone/check number (exit number) of the bundled number. Depending on the version, an end user would use an electronic dater capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction as seen in figure: (113) 13. Using a private network (IEI network), such network issue a set of numbers (Q/queen numbers) in the range of or about 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks only, because IEI card does not carry a routing number unlike conventional check or credit card. Example #213 as shown in figure: 14 as part of the (bundle number), with the exit number 517 7855; when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, stimulate the issuing bank or lender routing number on IEI network causing it to integrate with the account number and user name in the data base, and user name that has been entered with e.g # 517 7855 (exit number). If approved the user name, financial account number used to establish or open the DFT account and transaction amount would merge into the banking system/network. The 3 or 4 digit Q number from the bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may or may not allow a Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card.

Fig: 15. shows an illustrated diagram of what take place with Disposable Financial Tool doubled processing system. Number 1 show users/customers making a purchase at an ecommerce site, number 2 is an E. commerce site that link to an Iei/DFT payment gateway, 3 is the Iei/DFT payment gateway where the

user/customer enters his drone or bundled number, 4 is DFT/Iei (private) data processing unit or data base that process every drone and bundled numbers entered on the DFT/IEI network for authenticity, if the entered drone or bundled number is ok or approved by the DFT/IEI network. The DFT/IEI network would automatically send the customer establish financial account number or financial account number that establish the DFT account to the merchant bank with the amount of the transaction for processing and billing into the banking system or integrate the financial number with the drone/exit number and transaction amount and send it along to number 5 which is the merchant bank, who then send it onto the card Interchange or check processor who would send it along to number 6, which is the card/check issuer or bank. If the establish financial account is correct and there is enough cash or credit in the user account the user would get an approval. If some of the information is incorrect, user gets a denial. Both denial and approval notice would travel back through the processing network chain starting from the card/check issuer up to the merchant bank to the end user entry point. Charge back: IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number of the transaction as an option.

Fig: 16. is a simple portable remote electronic financial apparatus carrying embedded unique financial numbers for credit card, Web card, check book/check numbers and or other account numbers; when use as a digital portable electronic apparatus (electric Web card) and the device is turned on, depending on the type/version: end user would choose the payment method by pressing/touching card/check, W/I or any add on button e.g. (Metro card, passport, ticket, driving license ect.). To display the secondary number or number for the specific account on the apparatus display/viewable screen. End user will enter the displayed secondary number (Drone/exit, check and or bundled number) manually from the apparatus displayed screen unto the Iei payment gateway on the Web with an amount or without an amount or would press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway during in checkout, when making purchase in person; when using in none financial related activity would touch or press send/pay to send the Drone (check/card) number and or related account number to the iei payment gateway and or other none financial related gateway as shown in figure: 14.

Fig. 17. Shows an Iei multifunction remote apparatus outside mechanism make up, that can be imbedded/implanted in various design and shape of every day consumer goods (e.g. cell phone, key shape, and other gadgets ect.) with a censer, transmitter/receiver, the time and date and other spaces for added extra feathers. Apparatus work in a remote function sending the secondary numbers unto the specific gateway. Such device has at less a two way communication (transmitter and receiver). The device is pointed/displayed towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway or the payment gateway reads the drone/bundled number under black light and or under none black light from the said apparatus, the device may indicates by displaying a light or the word logon, ready/set. End user will press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway. End user has the capability of entering the total amount purchase on the said device apparatus/electronic check (E.check) and or

touching/pressing save (S/R) to record the transaction, and or send/pay (S/P) button to send the check number, amount and signature and or Drone/exit number onto the payment gateway. After the device sends the Drone/exit, check number to the payment gateway, the purchase amount would automatically send back remotely onto the said apparatus with the seller/merchant name and or license number. If a check is used in the transaction, the check number and amount with the word used, pass/ok end, and or paid would display on the apparatus viewable screen waiting for the user to press/touch save/R button to record/save the used check/check number, signature and amount on the electronic checkbook. End user signature is embedded and or reside on electronic checkbook/apparatus by scanning from paper and or captured from signature pad. The check number can automatically be recorded on the apparatus checkbook with the amount after the apparatus receiving the gateway signal. The check number can also be printed on a roll of check formatted paper or preformatted check paper. The device embedded accounts has the capability of update/download, VIA Internet and or at check in/out payment gateway and at pass through gateways. The device also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a sole/select transaction. The said portable electronic financial apparatus has talk/voice capability VIA Internet and or is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet. End user will press/touch the various buttons illustrated in figures: 16 & 17 to perform and or complete the various tasks and or functions as cited above. When distribute on/in card format, some style would have embedded space for battery to reside in/on the said card/apparatus. Credit card has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag. Transaction posted on the checkbook/said apparatus can be viewed later on by an end user. When DFT account is change/canceled, the unique Drone/exit number is not required to change/canceled. The hold button is press/touch to prevent the device from locking when using multiple account to pay for a single transaction. The electronic checkbook/financial apparatus has the capability to carry school subjects names or e.g.; math, English, Science and additional or other subjects related to school studies; the subjects name become awake and display a page of the said subject chosen when access, then display its hibernated personal organizer/date-book to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press.

Fig: 18 Figure: Shows a diagram with an Iei secondary number (Drone/exit number, card/check number), routing number, apparatus number and account number on an Iei and or other payment gateway when issued by a single issuer and the send/pay button is touch/press on the apparatus or when the drone or check number is inputted unto a gateway manually. The Drone/check number and amount; integrate on Iei network (payment gateway), then merge with the end user apparatus number and or issuer routing number in the background, which is unseen/unnoticed to the merchant and end user/payer or hidden in the background. Then goes onto the merchant bank for processing. The numbers stimulate/popup from the database when a secondary number is entered correctly and is not yet used and or process and approved.

Fig: 19 Shows a diagram illustrating an Iei payment gateway using bundled numbers, when issued by multiple issuers. Bundled number with amount and or issuer routing number, apparatus number or bundled

number and amount integrate on the remote electronic financial apparatus, electric checkbook apparatus (check)/card and or Iel network with the account number optional. Apparatus number and issuer routing number hidden in the background, then merge and or send/pass onto the merchant bank for final processing, when the send/pay button is touch/press.

The present invention has been described with each embodiment. It will be apparent to those skilled in the art would fine various modifications to the embodiment, it is understood that the illustration and example has clearly describe the scope and sprit of the invention without limitation.

I Claim:

1. (Currently amended) [The method] An apparatus [of A system] for implementing [such] disposable financial tools, [(DFT)] comprising; [the steps system of or with a payment processing system including] checking account or saving account and or credit card account issue by a bank or lender; [registered with a private or third party issuer or said bank or lender to/for issue/issuing disposable financial tools account means a central number (queen number or Qnumber) and or secondary number (Drone/Dnumber, E number or exit number)]

electronic web card and or electronic web check to/for displaying disposable financial tools; [a DFT/IEI] web payment gateway [and] or payment register for customer [DFT] user [entered] to enter a drone, bundled, check or exit/E number, sleek number and or billing data in/for a transaction;

[for making payment and or purchase a method in which using drone or queen and drone number (bundled Number) as a controlled function or system with single or multiple account or issuers, includes providing added numbers to financial accounts and or other accounts at less two sets of numbers by adding DFT to an account and processing Disposable Financial Tools DFT work and control the function of the payment and or charge back in cash and or credit account, during the payment and approved process when using An IEI and ISP card using]

a customer means a payer or an accountholder or user/end user [and merchant] registering or establishing an account with a private or third party issuer, lender and or bank means an [the] issuer of disposable financial tools account wherein customer or user registered account is [to using] a checking, saving or credit card account said account is a [to establish a DFT account and the for] purchase or payment account; merchant [account being using] registering or establishing an account said account is a depositing account with an issuer of disposable financial tools [to establish a DFT account] wherein merchant offer goods and or services to customer or user for purchasing; [at least one]

a central number [as] or [a] primary number (public key/) (Queen number/Q number) assign to the bank or lender routing or ABA number by the private or third party issuer; [and or]

disposable financial tools means secondary number (Drone/Dnumber, E number or exit number) to displayed on a web check, web card and or with a web card or web check displaying bundled number or an exit number (drone number) wherein the Queen number/Q number is assign to the issuer of the user or payer (customer) checking, saving or credit card account routing (ABA) number on the disposable financial tool (DFT/IEI) network in a database and or on the portable remote electronic financial apparatus; [and] unique to the queen number and or associated with the queen number wherein [with] a specific working life numbers (drone (D number, exit number, E number, sleek number or secondary numbers) are [is] assign to

the user or customer queen number that is associated with the said customer or user account wherein the queen number joined with the [and] drone number or [when] come together to/they form a single bundled number [queen and drone number] wherein the bundled number and or drone numbers are printed and distributed on check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag and or [and an a] distributed on a portable remote electric financial apparatus [as in the form of] with viewable screen, entry pad, censer transmitter/receiver housing a user drone number, exit number [and] bundled number, credit card, check or exit number, a clock, date, time and or an electronic checkbook with battery; [check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag]

checking software to produce electronic checks;

a private or third party network (Iei/DFTnetwork) housing [with] at least two database associated [for housing] with customer/user drone and or bundled number and or the provided [establish] financial account number that would be billed when a user or customer used a drone or bundled number on said network for a payment or pass wherein the said private network having operating and or application software to communicate with said apparatus.

2. (Currently amended) [The method of] An apparatus for [a] implementing] disposable financial tools [(DFT)] as recited in claim 1, wherein said drone number (Dnumber, E number, exit number, sleek number) unique to the queen number and or associated with the queen number said numbers are specific working life numbers assign to the customer or user queen number that is associated with the said customer or user financial account number wherein the queen number joined with a drone number or come together to/they form a single bundled number [or queen and drone number] wherein queen number and or drone number is/are embedded inside [said] a portable remote electronic financial apparatus on a chip means an advance storage device said financial apparatus is capable of storing multiple advance storage devices for/from multiple accounts issuers that is activated by a user when [(bundled number) at less two sets of numbers are used in] making payments or purchase [as or] with a single or [disposable financial tools using] multiple accounts issued by multiple issuers for a single purchase [and or multiple issuers an IEI and ISP card] wherein using a [3 to 4] three to four digit number representing the issuing bank or lender on a IEI/private network said three [or] to four digit number is a queen number [when a Queen and Drone number and the way in which they work using a specific number the Queen and drone number (bundled number) and or] wherein a drone number or bundled number entered from said apparatus display by an end user must be [or being] the same and or exactly [equal to] the matching number [those] on the IEI/private

network and or Banking [system] network [or must matching those on the Banking systems] in order for the payment or transaction to be approved [and in order] and or for the drone (exit) number to be place in inactive mode [exit the account] on the said apparatus, IEI/private network and or the banking [system] network database. [wherein]

3. (Currently amended) [The method of] An apparatus for implementing disposable financial tools as recited in claim 1, wherein said [with an Iei/] electronic web card to/for [that] displaying disposable financial tools means bundled number or [it] an exit number (drone number) displayed on an apparatus screen or on a said card on said screen wherein an end user [that would be entered] enter said displayed number on a web template payment gateway manually in a transaction said displaying bundled number or an exit number (drone number) is link to the provider of the financial account on the private network or third party provider network that provides the bundled or drone number wherein the private network or third party provider network housing a user or payer checking, saving or credit card account integrate one of the said accounts with a bundled or drone (exit) number on said network if approved one of the said financial account chosen by the payer or user in the transaction would be billed by said private network or third party provider network for the transaction amount paid [showing] wherein a purchaser or said apparatus user can view the merchant license number and or other form of identifying [the] a merchant on said private or third party network or [an Iei/other] payment gateway network with their phone number and address of the licensee (merchant) wherein a user can [and or] check [to see if it is] the authenticity [genuine] of the license and or ID number of the merchant or payee on the Internet [And or the process where by] wherein merchants [has] have the capability to choose the license and or other form to identify themselves on IEI/DFT private or third party payment gateway network, using numbers or combination of letters and numbers to obtain said license/merchant or payee ID means a text and or have the license merchant or payee ID (LMI/LMID) assign to them said card is a digital web card.

4. (Currently amended) [The method of] An apparatus for implementing disposable financial tools [(DFT)] as recited in claim 1, wherein said registering establishing an account with a private or third party issuer or lender and or bank, issuing disposable financial tools account wherein the account holder or end user using disposable financial tools with an account issued by a bank, lender and or private or third party issuer in a transaction on a payment gateway or check in or checkout gateway wherein [by adding DFT to an a

financial account and processing] disposable financial tools meaning [the exit number the account number is not displayed with the exit number or using a drone number in a transaction to control the function of a financial number means a checking, saving or credit card account number making the that when secondary numbers unique numbers such as Jone] drone/exit number and sleek/check number [to a queen number gain access, process and approved, they] become disabled or [/unused] in-activate, [and or] altered or drop off, [and or] lock and or exile automatically from active duty in/from the account [an electronic web card said card is a digital web card wherein said apparatus is an electronic financial apparatus that carry an embedded and electronic checkbook said check checkbook is a web checkbook apparatus for carrying out internet transaction by user entering the drone or bundled number and or check number manually from said electronic financial apparatus onto the IEI network payment gateway and or banking system network as a built in safety in order to access a cash and or credit account for payment or charge back in an order to prevent a DFT with the same sets of secondary or exit number from gaining access to the banking system and IEI network again thus making Drone (exit/E) number accessible and or working life valid to its unique number for or during transaction Disposable financial tools (DFT) has the capability to be added to /on conventional checking system account/check by placing bundled and or Drone number on conventional check but the bundled and or Drone number will be is entered manually from said electronic financial apparatus or check style formatted card, electronic Web card and or scanned onto lei payment gateway and or other gateway from paper/conventional check to carry to carrying out internet transaction without using the account issuer/bank web site as a payment gateway and or as an entry point to a payment gateway the] wherein an entered bundled number, drone number, amount and or apparatus number integrate on lei network or private network or third party provider network then the account number and amount or account number and or Drone number and amount are pass or sent onto the merchant bank and card or check Interchange system, then goes onto card/check issuer for final processing.

5. [Disposable Financial Tools (DFT)] (Currently amended) [The method] An apparatus [of] for implementing disposable financial tools as recited in claim 1, wherein said a sleek check [to] working 50% like a check and or 50% like a credit card in order to access its account [comprising a] the sleek check (midget check) is accepted without the payee [and the payer does not endorse] endorsing said [the] check [it] neither payee deposit it in order for the payee to be paid wherein [a] the midget check (sleek check)

with magnetic strip covering its financial data wherein a [the] sleek check and or gift card (sleek card Gift card) pre-issued to an account holder [and] for account holder to reissue and or writes the recipient or third party name and dollar amount on [the] said check or card wherein a [the] gift card/gift check (sleek G) expiration date [that] is issued on [the] said card or check by the account holder instead of the account issuer [disposable financial tools (DFT)] wherein the sleek check has the capability to be added to/on conventional checking [system] account/check by placing bundled and or Drone number on conventional check [implementing Disposable Financial Tools (DFT), as recited in claim 1 2, wherein as said drone, queen and or Drone (bundled number) at less two sets of numbers are used in] making payment and or purchase [as/] with disposable financial tools [IEI card issued as a unique standalone system, only the unique/specific] an exit number and amount is entered in a transaction [if] when issued by multiple issuers a bundled number would be entered with the amount when end user submit a Drone/ bundled number and amount, it integrate with the account number and issuer routing number and or, apparatus number and or account number in the background which is unnoticed and or unseen to the end user and merchant on IEI network or payment gateway and or other network then merge into the banking system/merchants bank [as explain in figure 115] using multiple lenders or issuers the bundled numbers integrate on the private network (IEI network) with the issuer or lenders routing number then merge the exit number and amount, issuer or lender routing number and the account number or link on IEI network and then onto or with the payment gateway into the banking system wherein DFT can be architecture for process only on IeI network (private network) or on an electronic payment gateway without going into the banking system using a single set of DFT with multiple accounts and or end user using account type when entering a bundled, drone or exit number by an end user [enter] entering name and address, then amount paying or transaction amount with a bundled or Drone number when process and approved IeI network/private network or payment gateway would send the transaction amount and financial account number end user subscribe [with or] provided for billing to or with a merchant bank to get into the banking system [the process of] for processing DFT thus carrying out transaction with queen and exit number without the end user revealing his account number to the seller or Web site using an IEI and or ISP card [And as said in claim # 1] disposable financial tools [with payment process and web card that doesn't] does not reveals the account number in Internet transaction only end user specific card number (exit number) would be reviled to

merchant in a transaction using IEI payment gateway said sleek check/ card [card] or DFT check style formatted card is charge back by reentering the sleek/check number, bundled number [Queen and] or Drone number with the transaction amount and or approved number [as] is an option wherein a Disposable Financial Tools, gift card [system] with its cards pre-issued to account holders wherein a [the] gift card from a [the] financial account issued or reissued by the account holder and retain its value until first use said [a] used card has a [or] void box printed on it/DFT for cashier to check void/used when said card/check is used wherein [give required] only the account holder has [is required] the power or control to write his gift card [receptions] recipient name and amount 24x7 on the gift-cards with a signature option without the help or making a request to the account issuer to do so [that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit] an accountholder activating the dollar amount with the sleek card gift card number using a phone, ATM and or the Internet wherein an account issuer of (DFT) [would] pre issue each financial account with at least one sleek gift card to the accountholder; wherein the person receiving the Sleek-G will write his signature next to authorized signature said [a] Sleek-G (gift card) is used until the value is used up without any penalty added for none usage and or [card] comes with a pre value amount set by the account issuer in blank form or without a dollar value amount added to the card when pre issue to an account holder.

6. (Currently amended) [Where as said in The method] An apparatus for implementing Disposable financial tools [(DFT)] as recited in claim 1, wherein said [the] a portable remote electronic financial apparatus [with has or] having capability of Internet access update/download and voice/talk capability VIA Internet and with or without remote function [comprising the steps] carrying embedded unique financial numbers for savings, credit card, Web card, check book/check numbers and or other account numbers wherein the [said] unique financial numbers [/some of the numbers can be] are displayed on [the] said [device such the said device] financial apparatus and or payment gateway that has capability [a two-way] to exchange information with each other [and communication (transmitter and receiver) update] VIA Internet, PC, payment register gateway and or other check in/checkout gateway wherein end user will [enter] also has the capability to put in/insert the total/value amount purchase/paying [(paid)] and or deposit amount on [the] said remote apparatus/remote checkbook [device] apparatus before and or after the [device] apparatus sends the Drone/exit, bundled, check, and or other numbers to the payment gateway/register and or other check

in/checkout gateway/register wherein automatically receiving/sending the purchase amount to or from [will automatically be received/send back onto the said end user] portable electronic financial apparatus with the seller/merchant name and or license number (ID) wherein [if] a check/card numbers is used in the transaction, the check number and or the word used, end, and or paid would/may display on the apparatus viewable screen waiting for the end user to press/touch the save/record (S/R) button to record/save the used check/check number and the cash amount purchase/paid on the portable electronic web checkbook apparatus, depending on the version automatically recording the check number and amount [will automatically be recorded] on the portable electronic web checkbook apparatus remotely or remote electronic financial apparatus checkbook [with the amount] wherein the clear/remove (C/R) button is press/touch to clear the viewable screen and or used Drone (exit/check) number [some] said apparatus [the device] also has the capability of going into hibernated mode or [shut off] sleep mode after pay/sent is press or touch wherein [if] the hold button is not touch/press before pay/sent is touch/press [Drone and or bundled number can be added to existing/conventional check and or system the] said remote electronic financial apparatus is a portable electronic financial apparatus having the capability of Internet access update/download and voice/talk VIA Internet with or without remote function.

7. (Currently amended) [As said in claim 1, The A method] An apparatus for implementing [such] disposable financial tools [DFT) according to] as recited in claim 1, [further comprising the steps of a payment process ing system when] wherein said [the step of] secondary (drone number, Dnumber, E number, (exit) number [or DFT] is [to be] entered on [the] a payment gateway/register and or other gateway to be viewed by [the] a merchant [the primary] in order for the central account numbers to [are] be unseen by the merchant and end user and or hidden in the background and or allowing it to be [then] stimulated/popup from the database when a secondary (drone or bundled) number is entered correctly with the user name and or when an electronic [dater] data capturing (EDC) software is used [and or with DFT if] wherein a payer signature is embedded/reside on electronic check (electronic web check) [/checkbook apparatus and or portable remote electronic financial apparatus/portable devices with a check] display on screen with payer signature and issuer name depending on version/type of said [checkbook or] apparatus, when check button is press/touch signature is place on the said apparatus at signup. [using a any device and various or method. e.g. scanned from paper and or electronic signature sheet/pad (device) or method]

8. (Currently amended) [As said in claim 1 The method system] An apparatus for [accessing a payment gateway] implementing [with] disposable financial tools [(DFT),] as recited in claim 1, wherein said [DFT is] distributed in check style formatted [comprising the steps of] card [system] and or [on comprising the steps] having access to a payment gateway processing system giving access to [with] using a check style formatted card and or a portable remote electronic financial apparatus with an embedded/reside software enabling the exit number on the portable remote electronic financial apparatus to display for transaction wherein [and] enabling payer signature when using a check on a portable remote electronic financial apparatus would display on said check [format or the process in which Iei secondary number (Drone/exit number card, check number) and or bundled or other financial account number and a using the control function on the said device (portable remote electronic financial apparatus) are distributed on or in a with check stile style formatted card system and portable electronic financial apparatus with/without remote function; and the way in which they work and or by which an end user take the said secondary/exit (drone) number from a portable electronic apparatus display/ viewable screen to carry out a transaction by pressing and or touching I/W, card/check and or pay/send button] on the said apparatus means said check number is a drone number sending/submitting [and or causing the Drone number to hibernate and or become in active activate after a transaction is completed double processing of check, Drone/bundled and or other account number] to integrate drone and bundled number on Iei/DFT (private) network for a/the first processing [and or banking network] wherein [then] the numbers are merge/sent [into] to the merchant bank for second/final processing or banking network.

9. (Currently amended) [A The method system of] An apparatus for implementing Disposable Financial Tools [(DFT)] as recited in claim 1, [8] wherein said [DFT is] distributed in [using distributing DFT, comprising the steps on] check style formatted card with third party AD (advertisement) or having third party ad on a financial card [of and the] said third party Ads are not limited to financial company wherein DFT card(s) is [are] not limited to a single drone or bundled number on [the/] a card [(s) the] said card comes in [a charge back system and or on a portable remote financial apparatus format using DFT in on with] paper and or [on] in plastic form [with a check style formatted card system] and or embedded on a portable remote electronic financial apparatus [device and or other a] wherein [said] apparatus is a hand healed portable apparatus devices with financial account numbers [such accounts as checking account,

credit card account, and saving account] used in person or on the web to carry out Internet transaction wherein [said] transaction is carrying out [transaction] without ever displaying the user account number and or routing number of the issuer during [in] the transaction or process neither in a charge back process [or in which] wherein disposable financial Tools (DFT) are charge back to an end user financial apparatus or account when a cashier/merchant open the payment gateway using return key or other form on the device and or entering the drone or bundled number wherein user would turn on his device and or press or [ing/] touch [ing] used button [and] to scanning the device for the drone or bundled number, merchant name, transaction amount and date, when found customer/user would press/touch send to send the said drone or bundled number, amount of the transaction for processing [account payer making request to his account issuer to charge and or transfer payment amount from his account to licensee or merchant account unlike cash transfer transaction the] said portable remote electronic financial apparatus have the capability of embedding a battery affixed or non-affixed to the said electronic Web card [checkbook/] apparatus wherein [the] a financial card having the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag and on [an] portable remote electronic financial apparatus wherein the said [checkbook/] apparatus carry's a hibernated personal journal/ hibernated date-book with calculator wherein menu program select button is press/touch to access the hibernated personal journal [the] said journal also has the capability to carry school subjects names means [as] math, English, Science and additional or other subjects related to school studies wherein apparatus also has the capability/process where by end user and or account issuer/distributor can enter/insert an apparatus unique number and financial issuer IeI assign network number(s) or IeI assign routing number(s) allowed end user to choose the word/number and or words and numbers as/for apparatus unique number/license or unique number/license may be assign by distributor wherein [when an] issuer or lender IeI assign/routing number is entered on an electronic checkbook, electronic Web card and or portable remote or none remote electronic financial apparatus prompting the bundled, drone and or checks numbers [would] automatically start from a standardized set method or per-issuer.

10. (Currently amended) [Where as said in claim # 4 A The system method for] An apparatus for implementing Disposable Financial Tools [(DFT), according to] as recited in claim 1, wherein said [further comprising the steps of using a] checking, saving and or credit card account link with disposable financial

tools wherein [the said] portable remote electronic financial apparatus is [on an electronic checkbook] a portable remote or none remote electronic [check] financial apparatus and or electronic Web card [credit card with DFT (Disposable financial Tools) process] with its displayed drone numbers used in person and or manually entered offline and or putting in /inserting on a payment gateway or register on the web wherein [drone number working life is valid to its uniqueness in a transaction when a check is used from a portable electronic checkbook or an electronic Web card /credit card with a] the drone or bundled number (DFT) [or a saving and or other financial account on an apparatus and] automatically debited its self or manually debited/posted on said apparatus before an end user can have access to used another check/Exit (Drone) number and or in another transaction means said apparatus contain central number means a primary number or Queen number (Q number) assign to the accountholder or user checking, saving or credit card account number that is registered or established on the private or third party issuer, lender and or bank network or disposable financial tool (DFT/IEI) network database.

11. (Currently amended) [Where as said The] An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said [A method of for using or placing DFT in on paper and or plastic with or in a] check style formatted card that can be remove individually from a pack or individually [that] allowed [system as recited in claim 9, by using DFT on the said device, financial apparatus] end user to reduce time entering excessive numbers [and or writing check] in [/for] a transaction by entering only the Drone/bundled and or check number [and or pressing or touching pay/send button on the said electronic apparatus: a method in which making transaction can be done with using as little as three (3) digits without ever entering the an account number and or issuer name] on a payment gateway in an online transaction or in person means the payer or said end user is registered or have an establishing account with a private or third party issuer, lender and or bank means an issuer of disposable financial tools account wherein customer or user register an account with a checking, saving or credit card account said private or third party issuer issue disposable financial tools account means bundled numbers and or Drone numbers (Dnumber, E number, sleek number or exit number) to a registered user or an account holder wherein a merchant establish an account with a disposable financial tools account issuer said merchant account is for depositing payment from disposable financial tools that is link to a user checking, saving or credit card account on/from a private or third party network, bank or lender network.

12. canceled.

13. (Currently amended) [As said The method system method] An apparatus for implementing Disposable Financial Tools [(DFT)] as recited in claim 1, [1 8, process by] wherein said [payer/end user signature, to be is added or written onto the an] electronic web check [comprising] is written on an electronic web checkbook [and or] on a portable electric financial apparatus wherein electronic web checks are written and or debited/posted automatically onto [the] said electronic checkbook [apparatus] and or manually [the putting] put in /inserted of the purchase and or payment value/amount on [the] said electronic check/checkbook [and or] on said portable electronic financial apparatus for future record using its in put pad [and as a form of] for offline registering of purchases and or payments on a portable electric checkbook apparatus and or a form of purchase and payment on lei payment/purchase gateway (DFT) gateway after receiving the payee's name and or license number wherein user [by] pressing save (S/R), debit, Web (w/I) or used, for the used check/Drone number to be debited on [the] said electronic checkbook/financial device/ apparatus and or to be cleared wherein checks are used in transaction without end user entering the issuer routing number and or his account number wherein [after the] cashier enter the transaction amount on the payment gateway for end user to [will] press/touch the pay/send button to submit/send Drone/bundled number and or scanned/retrieve [the] amount on his said apparatus with the merchant name and or license number [to] on/from the payment gateway/register would displaying on the said device [send] sending the Drone/bundled number unto the payment gateway/register [such] the said electronic checkbook financial apparatus has the capability to awake and display its hibernated personal [organizer/date-book] journal to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press. [conventional checks are used to carry out internet transaction by adding/using a Drone/bundled number on the checks without using the account issuer/bank web site as a payment gateway and or as an entry point to a payment gateway and without entering the Issuer routing number/user account number]

14. (Currently amended) [Where as said in claim #6 The method system method] An apparatus for implementing Disposable Financial Tools [(DFT)], as recited in claim 1, wherein said portable remote electronic financial apparatus means an electronic financial device or electronic device containing or having a private or third party issuer, lender and or bank disposable financial tools (DFT) on said device wherein the device display on its/a screen disposable financial tools associated with or link to the

accountholder or user registered checking, saving or credit card account on the private or third party issuer network or on the lender and or banking network in a database wherein an electronic device means said apparatus displayed DFT or exit number (drone number) on its/a viewable screen wherein the apparatus user enter the displayed DFT or exit number (drone number) onto a payment gateway of a private or third party issuer, lender and or bank in order to make a payment or purchase means a user of said electronic device enters a displayed number from said device in an online payment gateway wherein the number entered from said electric displayed is correct to that of those in said disposable financial tools database with the user registered financial account would be billed or charge for the transaction.

[the a portable electronic financial apparatus comprising the steps according to claim 6. has or having capability of Internet access update/download and voice/talk capability VIA Internet is a portable electronic apparatus with remote function further comprising the steps of carrying single and or multiple financial accounts from multiple issuers with the capability of adding new accounts and or updated/downloadable function; And when used in the form of a ticket/pass, it can be updated at the said check in/out gateway and or PC VIA Internet wherein end user also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a single sole/select transaction the said portable electronic financial apparatus having talk/voice VIA Internet capability is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet and or none Internet voice/talk architecture device the said financial apparatus also has the capability for the payee payer name, license number and or amount to be automatically being scanned/ put in/inserted in various forms wherein the hold button is press/touch to prevent the device from locking or going into sleep mode when used using multiple account to pay for a specific/sole transaction]

15. (Currently amended) [The process method] An apparatus for [of] implementing [accessing] Disposable Financial Tools as recited in claim 1, wherein said [(DFT) on a] portable remote electronic financial apparatus [comprising; the steps by] a user would pressing and or touching Web (W/I) and or other account buttons after the [device] portable remote electronic financial apparatus is unlock and or access is gain, [the] type of account [is] chosen/check, allowing the viewable screen [would] to automatically display [a check with account holder signature and or a issuer routing number apparatus number and Drone/bundled number from the any] said account chosen with a DFT number to be used on the Web [and] or in [with

telemarketer as] an offline purchase or payment transaction wherein [and or to enter manually put in/inserted manually on an Internet payment gateway/payment register after] the number has been used, end user would press/touch the used or S/R and or other button wherein the [device] apparatus would [will] ask to enter payee name/license number end user will enter payee name/license number and press/touch save (S/R) to keep a record of the transaction.

16. (Currently amended) [As said in claim #1 A The method of A system The method] An apparatus for implementing Disposable Financial Tools [(DFT) as recited in claim 1, wherein said [is carrying out and or making financial transaction transaction secure comprising the steps fraud proof and or easy to be use with confidence without worrying about your account number been fraudulently been used; on a portable remote electronic financial apparatus by adding at less two sets a using is to have queen] bundled and or Drone [of] numbers from a displayed portable remote electronic financial apparatus are entered or used on an online payment gateway to access financial accounts without entering the account number wherein [or using D and Q number(s) a primary number (Central/ Queen Number) and a secondary number (Drone/ Exit Number) to form disposable financial tools (DFT) the said queen/Q] bundled number and Drone/D numbers are embedded/implanted with out the various accounts in/on [the] said portable remote electronic financial apparatus wherein a private network or third party issuer, lender and or bank network means the issuer or network that issue disposable financial tool or (DFT/IEI) network having a database containing a registered deposit account for a merchant and or payment account for a user or payer registered with a checking, saving or credit card account linking to said user disposable financial tool in said user account. [and the lei payment gateway or register and or issuer or lender issuers has the capability of having multiple Queen numbers]

17. (Currently amended) [Wherein said in claim # 14 [The method] An apparatus for [of] implementing Disposable Financial Tools as recited in claim 1, wherein said [(DFT), comprising also of the steps using the said making an a] portable remote electronic financial apparatus [to be] used in a transaction [as or making it a simple use apparatus comprising the steps with credit] an electronic Web card and or checking account/check book or other financial account using DFT wherein [the] end user would point/display the device towards a payment gateway at check out, capturing the RFID/infrared signal from the pointed gateway/register [and or] to capture merchant number/license from the said pointed payment gateway with

the gateway/register number onto the remote electronic financial apparatus wherein said apparatus [and or the other payment gateway/register, to register reads when this is done the] drone/bundled number under black light and or none black light from [the] said apparatus goes on standby [the said device (apparatus)] indicates by displaying a light and or the word logon, ready/set wherein end user will press and or touch the pay/send button to send or submit the encrypted [and] or scrambled check/check number and or card, Drone/bundled number to the payment gateway/register [and] or other account on a [the a said] check-in/check-out gateway or register apparatus.

18. (Currently amended) [As said in claim #6 The method for of] An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said portable remote electronic financial apparatus is [(DFT) using] a portable electronic device [or] means an apparatus carrying a passport, [and] drivers license and or other photo ID [embedding] embedded in [it the] said device or having [an] a portable remote electronic financial apparatus carrying Government and or other photo I.D on the said portable electronic financial apparatus [at a] for checking in/check out gateway and or at a check point; wherein [would on a drone/bundled number register and] the device display end user picture and ID number on the specific government and or organization viewable screen wherein the [said] portable electronic financial apparatus DFT numbers or check style [card] formatted card [system DFT] wherein drone/bundled numbers or financial cards numbers on a card or display are used or from said device or apparatus in the purchasing and or refilling of Government pass or ticket, [such as] Metro cards or [and] other cards and or pass VIA Internet by entering the card or used card number or partly used card number or Metro card number(s) and or with the option of the expiration date [or] to [purchasing] purchase and or refilling [the] said card or pass or adding monetary value via Internet to a card/pass or on a card used in an entry point, [as] an entry pass or ticket and [of] or Government pass or ticket and or none Government pass [and] or ticket in an entry wherein user [by] entering ticket or pass number [and] or ticket/pass number and expiration date VIA Internet wherein ticket or pass not limited to check in or check out gateway wherein a user [purchasing to] purchase [and or] access by refilling cards, Metro cards, tickets and or pass one must have an existing card or used card, Metro card, ticket or pass in order to add monetary value to the said ticket, pass or card or Metro card.

19. (Currently amended) [A system The method] An apparatus for implementing Disposable Financial Tools [(DFT)] as recited in claim 1, [18] wherein said check style formatted cards a user choose the format he wants to display his/a disposable financial tool on means a drone or bundle number displaying on/in an electronic web check format and or an electronic web card format on a portable remote electronic financial apparatus viewable screen wherein a use enter a displayed number from said electric displayed screen in/on an online payment gateway for an online or remote transaction to be process and or approved by a private network or third party issuer, lender and or bank network. [in claim #1 using a portable electronic device, or portable electronic financial apparatus carrying unique or specific DFT numbers, embedded with multiple financial accounts using queen and or Drone number to carrying out unique secured transaction that can not be duplicated comprising the steps the said device apparatus also using] check style formatted cards or cards and or electronic financial apparatus (portable remote electronic financial apparatus) that carry a unique specific number to identify the said device (portable remote electronic financial apparatus) that carry the embedded financial account with their unique queen and or Drone number; wherein the said portable device has the capability of architecture and or enabled for carrying talk/voice VIA Internet the said device also has the capability of having standalone voice/talk VIA Internet portable device having talk/voice originated on the Internet]

20. (Currently amended) [A system The method] An apparatus for implementing Disposable Financial Tools as recited in claim 1 wherein said web payment gateway or payment register [(DFT) where as said in claim 1, and #17 comprising the steps] having software capable of operating financial account, voice software, server software, device system software, WI-Fi software for remote communication wherein [a computer for depositing payer user and merchant depositor financial number, queen and drone numbers for a payer and payee or merchant a] software architecture [a method in which of implementing a system] to/ for preventing multiple payments on multiple [or during checkout/check-in] payment gateways and or card registers [readers] on a local area network (LAN) from reading, registering and or capturing the same signal/drone or bundle number together and or at the same time, from [a /on] the same [single] portable remote electronic check/checkbook, [and or] electronic Web card [/credit card device and] or portable remote electronic financial apparatus [or and] when used [as] in a pass at checkout/check-in with drone and bundled numbers during checkout/check-in [comprising of a computer for depositing queen and drone

numbers for a payee and payer or merchant is to have] wherein the checkout/check-in gateway or payment gateway or card register and LAN database architecture to received and or captured and received a unique Drone/bundled number only once, from the said unique apparatus [with its or] with its apparatus number [so] wherein [when] a payment gateway/register captured and or received a Drone/bundled number, the rest of the gateways/registers on the said LAN are unable to register or record the same [unique] specific Drone/bundled number or [a] number that is already taken/captured, registered or received by another gateway or register on the same LAN used as a pass or ticket with [a unique] specific working life for drone/bundled or DFT number in transaction has the capability to be architecture for use on multiple gateways with or without time set and or different LAN and or [is to] have [the electronic check apparatus] an electronic Web card or portable financial apparatus display and or pointed towards the/a specific card/check register/payment gateway displaying its RFID/infrared signal [that is displayed/point] to the said payment gateway and or [card reader payment gateway/] card(check) register door [and or in a laser like and-or RFID/infrared form] wherein [when] the two device operating system is the same [is] or when the corresponding signal from the said devices [is] are compatible, same/matching and or correct with/to the payment gateway and or card/check register [reader] signal the payment gateway door will [would] automatically open/unlock to receive the Drone/bundled number from the said device/ electronic financial apparatus wherein [after] the Drone/bundled number has been [read] captured/collected and or send from under black light and or none black light on the said portable apparatus [system] wherein the display viewable screen would show the word, read, done, ok, pass, fail or a light [would be turned] turns on automatically on the portable apparatus with green for ok and red for fail the user would press/touch ok/send button to clear the viewable display and or S/R for the Drone/bundled number to automatically be debited/posted on the checkbook and or on the said device or portable remote electronic apparatus wherein [when] checking in/out and card/check register/gateway is in use with a Drone/bundled number [the] said gateway/register does not capture/hold incoming and or other Drone/bundled numbers unless the current numbers that it hold's/captured, receive a [sent] send (pay) submit signal or other signal from the current said electronic Web card, checkbook apparatus [the] said financial apparatus screen is cleared when send/pay and or clear is touch or press [then] switching back to main menu automatically. [when distribute on/in check style card format some style would portable remote electronic financial apparatus may have the

capability of embedding a battery affixed or non-affixed to the said electronic Web card, checkbook/apparatus the a financial card has having the capability also of carrying the Caribbean countries flag(s) and or Caricom countries flag, in paper, plastic and or electronic form; the said checkbook/apparatus carry's a hibernated personal planer organizer/ journal/ hibernated date-book with calculator; menu program select button is press/touch to access the hibernated personal planer organizer journal; the said journal also has the capability to carry school subjects names as; math, English, Science and additional or other subjects related to school studies; apparatus also has the capability/process where by end user and or account issuer/distributor can enter/insert apparatus unique number and financial issuer IeI assign network number(s) or IeI assign routing number(s) Such system will allowed end user to choose the word/number and or words and numbers as/for apparatus unique number/license or unique number/license may be assign; when issuer IeI assign/routing number is entered on an electronic checkbook, electronic Web card and or portable electronic financial apparatus bundled, drone and checks numbers would automatically start from a standardized set system method or can be assign per-issuer]

21 (Currently amended) The system for an apparatus for Disposable Financial Tools, [(DFT)] comprising:
{the steps}

a private or third party issuer computer network or disposable financial tools network which may include a bank or lender network if said bank or lender issue disposable financial tools wherein said private network housing a database associated with the merchant, user and or banking network; [having a]

payment gateway [entry points] that allows a user to access the payment system network means user making purchase on the said network by entering [with] a Drone (exit number) and or bundled number that is in active mode on [the] said payment system wherein user or registered user do not required to [logg] login to [his] their account to carryout a transaction;

disposable financial tools (DFT) means two sets of numbers are used in transaction, bundled and or drone numbers wherein a bundled number is used said drone number drop off or automatically altered from active mode on the disposable financial tools network or private or third party issuer computer network;

central number means a primary number or Queen number (Q number) assign to the accountholder or user checking, saving or credit card account number that is registered or established on the private or third party issuer, lender and or bank network or disposable financial tool (DFT/IEI) network database;

database for depositing and or holding user drone and bundled numbers, registered or establish financial account number;

encrypted software to secure the system and or other software on the system, users data and or system data;

operating software to run the network system;

customers or users to establish accounts for depositing and or for purchase or payment;

merchant to offer goods and or services to payee;

checking software to produce electronic checks;

[financial and or private network housing a database associated with the merchant, user and or banking network]

check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag;

portable remote electronic financial apparatus with viewable screen, entry pad censer transmitter/receiver housing a user drone, bundled number, credit card, check or exit number, clock, date, time and or an electronic checkbook with battery;

custom software that associated with a user portable electronic financial apparatus carrying drone and or bundled number, an electronic web checkbook, and or electronic Web card allowing the portable remote financial apparatus and the payment gateway to communicate with each other during transaction wherein [said] the payment gateway sends out a signal with its gateway or register unique number and or the payee or merchant name and or license number to [said] the portable remote electronic financial apparatus [wherein] when the signal is received/captured (pickup) by the [hand held financial device or apparatus] portable remote financial apparatus [wherein] it displays its readiness to engage with the payment gateway by displaying the payee's name and or license number and or drone/bundled number, or a light/word(s) ready to send or send/pay wherein end user will touch/press pay or send button to send the Drone (exit number) or bundled number onto the payment gateway or card register and or check in/out gateway or register;

checking account and or credit card account issue by a bank or lender registered with a third party issuer to/for issue/issuing disposable financial tools account means a central number (queen number or Qnumber) and or secondary number (Drone/Dnumber or exit number).

22. (New) The system for an apparatus for Disposable Financial Tools as recited in claim 21, wherein said payment gateways and or card registers on a local area network (LAN) from [reading] registering and or capturing the same signal/drone or bundle number together and or at the same time, from the same portable remote electronic check/checkbook, electronic Web card or portable remote electronic financial apparatus when used as pass at checkout/check-in with drone and bundled numbers wherein the checkout/check-in gateway or payment gateway or card register and LAN database architecture to received and or captured

and received a unique Drone/bundled number only once, from the said unique apparatus with its apparatus number wherein a payment gateway/register captured and or received a Drone/bundled number, the rest of the gateways/registers on the said LAN are unable to register or record the same specific Drone/bundled number or number that is already taken/captured, registered or received by another gateway or register on the same LAN used as a pass or ticket with specific working life for drone/bundled or DFT number in transaction; has the capability to be architecture for use on multiple gateways with or without time set and or different LAN and or have an electronic Web card or portable financial apparatus display and or pointed towards the/a specific card/check register/payment gateway displaying its RFID/infrared signal to the said payment gateway and or card(check) register door wherein the two device operating system is the same or when the corresponding signal from the said devices are compatible, same/matching and or correct with/to the payment gateway and or card/check register signal the payment gateway door will automatically open/unlock to receive the Drone/bundled number from the said device/ electronic financial apparatus; wherein the Drone/bundled number has been captured/collected and or send from under black light and or none black light on the said portable apparatus system the display viewable screen would show the word, read, done, ok, pass, fail or a light turns on automatically on the portable apparatus with green for ok and red for fail the user would press/touch ok/send button to clear the viewable display and or S/R for the Drone/bundled number to automatically be debited/posted on the checkbook and or on the said device, or portable remote electronic apparatus wherein checking in/out and card/check register/gateway is in use with a Drone/bundled number said gateway/register does not capture/hold incoming and or other Drone/bundled numbers unless the current numbers that it hold's/captured, receive a send (pay) submit signal or other signal from the current said electronic Web card, checkbook apparatus said financial apparatus screen is cleared when send/pay and or clear is touch or press switching back to main menu automatically.

23. (New) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said disposable financial tools (DFT) means two sets of numbers, central or queen number, a secondary numbers (Drone/Dnumber, E number, exit number and or sleek number) wherein a queen number join with a drone number to makes up a bundled number wherein a user making a purchase or payment enter a bundled or drone number on a private or third party issuer network payment gateway (disposable financial tools network payment gateway) on line said bundled or drone number entered by the user would merge and or integrate with the said user checking, saving or credit card account that is registered with disposable financial tools payment network in a database where it makes or undergo its first processing step on the

said DFT network wherein first step processing is approved wherein a bundled number been used in a transaction the drone number would drop off becoming invalid or inactive while the Qnumber remain active after said first processing on said DFT network is completed wherein the registered financial account chosen by the user during the transaction with the transaction amount, user name and or address would automatically be sent to the payee merchant bank onto a card interchange or check processor for the second or final step of processing.

Abstract of the Disclosure:

An apparatus for disposable financial tools (DFT) with checking or credit card account is effected by customer or end user and merchant establishing an account with a private or third party issuer with a payment network wherein Internet transaction is carried out, by entering bundled or drone number from a check style formatted card or from the display of a portable remote electronic financial apparatus. Over the counter transaction is carried out by point the apparatus towards a payment gateway reader at check out, capturing its RFID signal automatically. End user press a button to submit the encrypted drone or bundled number for approval on the private or third party issuer network, if approved the transaction amount with the registered checking or credit card account number is sent to the merchant bank without revealing or displaying account number during purchase or charge back transaction.

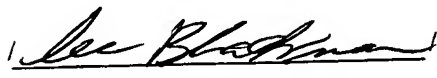
Remarks

10/09/09

Lee Blackman
601 Park PL
Brooklyn, NY 11238

Patent & Trade mark Office
Examiner: Thien M. Le
Art Unit # 2876
P. O. box 1450
Alexandria, VA 22313-1450

Please accept the amendment to the claims, specification and or drawings.


Lee Blackman